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Tuesday, February 5, 2013



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# **Teacher** relationships threatened: **Association**

# Opposition.

NDP says minister 'shopping around' idea of legislating instructor deal



JEREMY **NOLAIS** 

Legislating a contract for Alberta teachers would create long-standing tension and ultimately be detrimental to student learning, the president of the teachers' association warned Monday.

Carol Henderson, carol Henderson, president of the Alberta Teachers' Association, said she was "shocked" to learn provincial Education Minister Jeff Johnson has been broaching the subject of using legislation to end negotiations with teachers in meetings held with school boards across the province.

Similar moves in B.C. and Ontario have "completely destroyed the working partnerships," and led to workto-rule campaigns in those

"We are supposed to be partners in education we have work to do."

Carol Henderson, president of the Alberta Teachers' Association on working with the provincial government

provinces, she added.

"Even raising the topic puts the relationship at risk," Henderson said. "We are supposed to be partners in education — we have work to do."

Johnson's press secretary Kim Capstick said Sunday the ministry had received "mixed" support among boards questioned about a legislated deal, with some openly advocating for the move as a way to remove any threat of labour unrest.

Cheryl Smith, vice-president for the Alberta School Boards Association, reaffirmed early indications her organization's member-

ship is divided on the topic.
"We did know the province was asking about this," she said, before adding the ASBA would only support a deal that maintained flexibility for school boards to make local decisions.

Teacher negotiations shifted to local bargaining in December after provincewide talks broke down.

Henderson was quick to question the stance of boards supporting legisla-

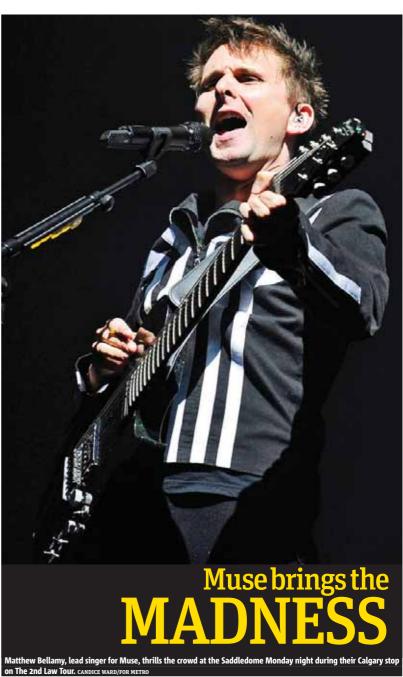
"I am disappointed that boards want to give that (negotiating powers) up because I'm going to start to

wonder what the heck we need them for?" she said.

While the province has maintained Johnson is merely "inquiring" about the legislative route, NDP education critic David For education critic David Eggen said boards are telling him its become part of the ministry's "central mes-

"(Premier Alison) Redford reached out to teachers to help win the election and now this kind of behaviour is like stabbing them in the back," Eggen said.

Follow Jeremy Nolais on Twitter @Metro Nolais



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# Northeast Calgary. Body found in vehicle

Calgary police say a man's body was discovered in a vehicle in northeast Calgary Monday morning.

Around 9:40 a.m., police responded to the 100 block of 28 Avenue N.E. where they found a man's body.

The homicide unit was called in to assist in the investigation, as the circumstances appear suspicious.

Investigators say no connection has been made at this point between an incident that took place nearby in the 200 block of 28 Avenue N.E. Sunday night.

Police were called to a northeast home for reports of gunshots. After a search of the home, officers found no victims, according to Duty Inst. Craig Coughlan.

Insp. Craig Coughlan.
"We found both blood and gun-shell casings. We still are looking for victims and suspects," said Coughlan.
He added that investiga-

He added that investigators did speak to a potential female victim, but she refused to co-operate.

Coughlan said Monday afternoon that other than the proximity of the two incidents, there is nothing to say the shooting and the discovery of the body are related.

"One is being treated as a home invasion and the other is being treated as a suspicious death."

KATIE TURNER/METRO



Police cordoned off a block along 28 Avenue N.E. after a body was found in a car, KATIE TURNER/METRO



# Communities vie for school projects

Infrastructure. Calgary Board of Education has identified \$667M in capital projects needed over next three years

Community representatives in Royal Oak and Rocky Ridge are planning a family-friendly rally in hopes hundreds will attend and force Calgary's public school board to move them back near the top of its priority-school list.

To the east, the Northern Hills Community Association is jumping headfirst into a talk about the future of neighbourhoods, all the while hoping its plans will convince the same administrators it de-

serves a coveted spot on the list as well.

While the tactic used by each community appears quite different, they share the same goal — capital funding.

However, Calgary Board of Education Supt. Frank Coppinger was quick to point out it's an internally developed formula — not community outcry — that determines the ranking of capital projects.

ranking of capital projects.

"(It's) looking at population statistics and various variables, but they're all based on numbers," he said. "I think the existing methodology has been in place for over a decade and I think it's been very successful—it's removed that emotional conflict between communities."

But Jeff Walker, vicepresident and director of schools for the Rocky Ridge Royal Oak Community Association, said while he's aware a methodology exists, not once has the board explained why a planned middle school dropped from the No. 2 spot

to No. 7 in the latest release of the CBE capital plan last spring.

Walker has two sons and moved to the area specifically for the schools — an elementary school, which opened in 2010 and has already turned to

its enrolment, and the muchawaited middle school. "All I have gotten is convoluted references to statistics ...

a lottery to determine much of

it's hilarious," he said.

Northern Hills was once given hope for a north-central high school when such a project appeared on the CBE

Events

The Rocky Ridge Royal Community Association will hold its rally advocating for a new middle school Feb. 18 from 11 a.m. to 12:30 p.m. at the Rocky Ridge Ranch. Northern Hills Community Association, meanwhile, is planning a community meeting for Feb. 28.

capital plan a half-decade ago, but it's since been replaced by other projects, according to association president Wendy Cavanagh.

"There's only so much money — we are all basically fighting each other off the ladder for schools," she said.





metr⊕ 04 NEWS netronews.ca Tuesday, February 5, 2013

# Scarred for life. Dog rescued in rural Alberta has severe burn wounds

Scarred for life, a young pup rescued in rural Alberta is back on her feet and will be looking for a new home in a month's time

Annie, a mixed breed likely no more than two years old, was found north of Calgary last week by the Alberta Animal Rescue Crew Society and is now being constantly monitored by staff as she is treated for severe wounds on her back, according to executive director Deanna Thompson. The burns will leave permanent scars.

"They certainly look like burn wounds," Thompson said. "The worst part is really the smell."

The society cannot definitively say whether Annie's wounds came as a result of animal cruelty because she had no tags or identifying chip



when rescued

To inquire about helping or adopting Annie, you can email adoptions@aarcs.ca.

JEREMY NOLAIS/METRO

# Smoke from basement

# No injuries in NW duplex fire

Two people and their pets escaped after a fire started in their northwest Calgary dupley Monday evening

duplex Monday evening.
Calgary firefighters responded around 6 p.m. to a home located in the 400 block of Coleridge Road N.W., and upon arrival discovered smoke coming from the rear basement area of the duplex.

No one was injured.

# Spotted near school

# Info sought on suspicious man

The Calgary Police are investigating after several reports of a suspicious person spotted in recent weeks near a southeast Calgary school.

A white male, 40, five-foot-10 with a scruffy appearance and grey hair and wearing orange boots has been seen three times — Jan. 17 and 31 and Feb. 1 — near the Glenmore Christian School. METRO

# Red Deer photographer Tim Van Hom's photo of an ice fishing hut on Lake Scugog in Onlario is currently featured on a set on Canada Post stamps. TACABOOK.COX

# A photographer's stamp of success

# **511.** Alberta government launches new information service for commuters

The Alberta government has launched a new website to provide travellers with updated weather information, traffic cameras, construction information and highway closures, to replace the Alberta Motor Association Road Report service. Road updates will also be provided on Twitter at @511Alberta.

511.alberta.ca, which can

also be accessed by calling 511 toll-free from anywhere in Alberta, launched Monday and combines a number of services on one map.

"511 Alberta will help you better plan your trips and make our highways safer, especially during the winter months," said Minister of Transportation Ric McIver, in a release. METRO

**Set of five.** Canada Post stamp released last month features Alberta man's image



KATIE TURNER

Red Deer photographer Tim Van Horn has travelled thousands of miles taking photos across Canada, and now one of his photos will be sent around the world.

Van Horn's photo is one of five featured on a new set

# Diamin

"To have something as positive as this come out of this, it's just a blessing for me."

Tim Van Horn, photographer whose work is featured on a Canada Post stamp

of Canadian Pride stamps released by Canada Post.

In October 2008, Van Horn began the Canadian Mosaic Project — a mission to take photos of 36,000 Canadians to create one giant Canadian flag mosaic to be revealed in 2017 at the 150th Canada Day.

While travelling the country in his Canadian Mosaic

van, Van Horn has also been collecting photos of interesting Canadian flags, many of which he's posted online.

"I have quite a collection of Canadian flag imagery, so Canada Post found me randomly on the web," he said.

His chosen photo is of an ice-fishing hut on Lake Scugog in Ontario.

Van Horn said that as someone who has "a real love affair with the people of Canada," the stamp means a great deal.

the stamp means a great deal.

"It's massive. It's a major accomplishment," he said. "Of course I'm thrilled and flatered to be included in something like a stamp."

thing like a stamp."
Now, nearly halfway
through the Canadian Mosaic
Project, Van Horn has taken
portrait shots of about 19,000
Canadians in every province
and territory, and the stamp is
motivation to keep going

motivation to keep going.

For more on Van Horn's project, visit canadianmosaic.

# 'Be prepared' for cost-saving measures, new education minister warns Alberta universities

Even as Calgary universities have already made it clear they are struggling to balance the books, Alberta's newly minted advanced education minister hinted on Monday that administrators may be required to do more with less.

In a move touted as a costsaving measure, the governing Tories announced deputy premier Thomas Lukaszuk will now split his time with the advanced education portfolio, replacing Stephen Khan, who was bumped from the cabinet altogether. Shortly after his appointment was announced Monday, Lukaszuk made it clear that universities will play

a role in helping the province close a \$6-billion funding gap ahead of the provincial budget rollout next month.

"I expect as large as possible a portion of dollars to be ending up in classrooms and in research that is relevant to Alberta... Be prepared to take a solid look at how we fund

our post-secondary institutions and what return on investment our students and Albertans as a whole receive."

Initial projections at Calgary's Mount Royal University indicated the institution's operating budget could fall \$5.4 million short in 2013-14 and \$6.2 million the following year.

Data provided by the University of Calgary for the upcoming 2013-14 school year indicates expenditures there will rise five to six per cent. But provincial grant funding was only committed to rise two per cent even before the \$6-billion shortfall was realized.

JEREMY NOLAIS/METRO



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# Authorities storm bunker in Alabama: Boy safe, man dead

# Six-day standoff ends.

Officials were refusing to say how abductor died in hostage-taking

Authorities stormed an underground bunker Monday in Alabama, freeing a five-year-old boy who had been held hostage for nearly a week in the tiny backyard shelter and leaving the boy's abductor dead.

After days of fruitless negotiation, talks had deteriorated with an increasingly agitated Jimmy Lee Dykes, who had kidnapped the child from a school bus after killing the driver. Dykes had been seen with a

Dykes had been seen with a gun, and officers concluded the boy was in imminent danger, said Steve Richardson of the FBI's office in Mobile.

Prior to press time, officials were refusing to say how the 65-year-old died.

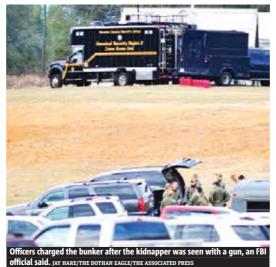
Throughout the ordeal, authorities had been speaking with Dykes through a plastic pipe. They also sent food, medicine and other items into the bunker, which apparently had running water, heat and cable.

Authorities said the kindergartner appeared unharmed. Officials have said he has Asperger's syndrome and attention deficit hyperactivity disorder.

FBI technicians were checking the property for explosives and plan to look more closely when it's safe, FBI spokesman Jason Pack said.

Daryle Hendry, who lives about 400 metres from the bunker, said he heard a boom Monday afternoon, followed by what sounded like a gunshot.

THE ASSOCIATED PRESS



# Justice. Victims of child abuse praise legal update

Promises to give victims a formal role in Canada's criminaljustice system and to stiffen penalties for those who commit sex crimes against children are important — if overdue — initiatives, two abused former hockey players said Monday.

Speaking after a roundtable with the justice minister, Greg Gilhooly and Sheldon Kennedy said the Conservative government was on the right track.

A victim's bill of rights was one of three get-tough-on-crime themes the government plans to emphasize this year, Justice Minister Rob Nicholson said.

"Right now a victim is simply a witness — we're at the beck and call of other people," Gilhooly said.

Tougher child-abuse laws are also a priority. Currently, small-time marijuana growers face stiffer mandatory minimum sentences than those who rape children

who rape children.
Nicholson also promised legislation to make public safety the "paramount consideration" in cases where accused criminals are found not criminally responsible by reason of a mental disorder.

THE CANADIAN PRESS

### Sovereignty movement

# Quebec a victim of 'ethnocide': Group

A pro-independence organization unveiled a new study Monday that identifies 92 ways in which the Canadian federation hinders Quebec's development against the interests and values of Quebecers.

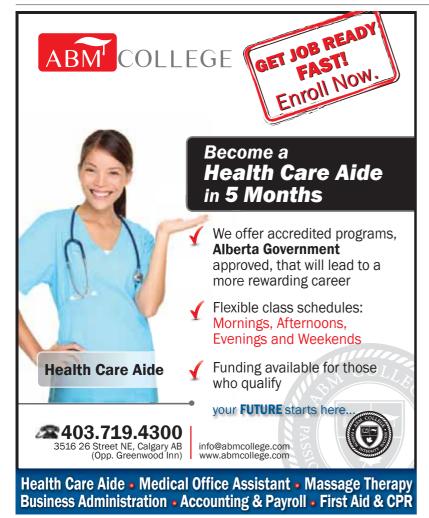
The report underlines a wide range of issues such as the end of the longgun registry, competing

regional interests in energy policy and how 27 new federal ridings have been created outside Quebec compared to only three within it.

The first item on the list says Ottawa has allowed anglophone provinces to commit "soft ethnocide."

The study was conducted with the help of partisan money from pro-independence political parties, including the Parti Québécois.

THE CANADIAN PRESS







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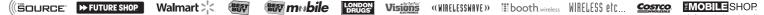












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**NEWS** 

# Fighting for education. Girl shot by Taliban says she won't back down

In her first video statement since she was nearly killed, a Pakistani schoolgirl shot by the Taliban remained defiant in arguing for girls' education, saying Monday she would keep up the same campaign that led to her attack.

Malala Yousufzai, 15, said she is "getting better, day by day" after undergoing weeks of treatment at a British hospital.

"I want to serve the people. I want every girl, every child, to be educated. For that reason, we have organized the Malala Fund," she said in the video, made available by a public relations firm.

Malala drew the world's attention when she was shot in



the head by Taliban militants on Oct. 9 while on her way home from school in northwestern Pakistan. The Islamist group said it targeted her because she promoted girls' education and "Western thinking." THE ASSOCIATED PRESS

# First man in 8 years

# New secretary of state Kerry settles in

New U.S. Secretary of State John Kerry reported for duty Monday, acknowledg-ing that as Hillary Clinton's successor he has "big heels to fill" and promising to protect U.S. foreign service

workers from terrorist attacks

As the first man in the post in eight years, the former senator and 2004 Democratic presidential candidate referred to his two most recent predecessors, Clinton and Condoleezza Rice, by asking in jest: "Can a man actually run the State Department?' THE ASSOCIATED PRESS

# **U.S.** skeptical of Iranian monkey's space voyage



doubt on Monday about Iran's claim that it safely returned a monkey from space, saving it is questionable that the monkey survived — or if the flight hap pened at all.

The United States expressed

**Primate swap?** 

alleged success

Country's president

expresses desire to

travel to space after

State Department spokes-person Victoria Nuland said lot of questions remained "about whether the monkey that they reportedly sent up into space and reportedly came down was actually the same monkey, (and) whether he survived."
"The Iranians said they sent

Washington and its allies worry the Iran space program may be cover for ballistic-missile technology development. they showed later seemed to have different facial features," Nuland told reporters. "He was missing a little wart."

Tehran blames the confusion on Iranian media for initially using a photo of a back-up monkey. It says the monkey orbited and returned safely, and President Mahmoud Ahmadineiad added Monday that he would consider being Iran's first astronaut in space.

Nuland described madinejad's proclamation as an "interesting choice," but was more diplomatic than Republican Sen. John McCain, who joked about Ahmadinejad's ruminations earlier Monday.

'Wasn't he just there last week?" McCain said in a tweet and linked to a story about the space-orbiting monkey. But it wasn't funny to Michigan Rep. Justin Amash, who tweeted, "Maybe you should wisen up & not make racist jokes.'

Jonathan McDowell, a Harvard astronomer who tracks rocket launchings and space activity, backed up Iran's claim that the monkey space flight was real. THE ASSOCIATED PRESS



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# Inspired recycling

# Alaskan brewery is 'beer-powered'

The Alaskan Brewing Co. is going green, but instead of looking to solar and wind energy, it has turned to a very familiar source: beer. The Juneau-based firm purchased a \$1.8-million furnace that burns the company's spent grain — the waste accumulated from the brewing process — into steam, which powers the majority of the brewery's operations. Company officials joke they are now serving "beer-powered beer." THE ASSOCIATED PRESS

# Market Minute



**DOLLAR** 100.14¢ (-0.13¢)



12,717.62 (-51.20)



\$96.17 US (-1.6¢)



**GOLD** \$1,676.40 US (+\$5.80)

**Natural gas:** \$3.32 US (+1¢) **Dow Jones:** 13,880.08 (-129.71)

# New regulations

# U.K. banks aren't 'too big to fail'

Britain's treasury chief warned the country's banks Monday they face being broken up if they fail to protect their retail operations from their riskier investment arms. In describing the new regulatory measure, George Osborne told JPMorgan executives the days of banks being "too big to fail" are over in Britain, and taxpayers shouldn't be expected to bail out the lenders. The next time a crisis hits, he wants more options. THE ASSOCIATED PRESS

# Overhaul work

# Air Canada's heavy maintenance must be done here: Court

Quebec Superior Court has ruled that Air Canada is contravening federal law by not maintaining heavymaintenance operations in Canada. The ruling says the airline has an obligation under the Air Canada Public Participation Act to maintain such operations in Montreal and Winnipeg.

# Farewell one-cent coins, hello symmetrical rounding

# **Cash register confusion.**

Now that the penny's days are numbered, how will retailers decide what to charge?

The Canadian penny took another step Monday on what could be a long road to extinction, with businesses given the ultimate short-term power of deciding whether they want to keep accepting them.

The Royal Canadian Mint officially ended its distribution of one-cent coins to Canada's financial institutions.

But businesses can still accept the copper pieces as long as they choose, says Shelly Glover, the parliamentary secretary to Finance Minister Jim Flaherty.

"Pennies will retain their value indefinitely so they can continue to be used as long as they are available, and with businesses that are willing to accept them," Glover said at a Shoppers Drug Mart store in Ottawa's south end.



The household penny jar may soon become a thing of the past. The one-cent coin is being officially phased out, and retailers who don't want to accept pennies anymore will round cash transactions to the nearest nickel. YAN REMIORE/THE CANADIAN PRESS

Flaherty announced the demise of the penny nearly a year ago as a cost-saving measure as the mint was spending more to make pennies than they were worth. The last penny made came out of the mint's Winnipeg facility in May of last year.

Retailers who decide to no longer accept pennies as part of cash payments will have to round up or down consumer purchases to the nearest five cents. "When pennies are not available, cash payments will need to adapt," said Glover.

As an example, if a cash purchase totals \$1.61 or \$1.62, a retailer who doesn't want to deal with pennies would charge a customer \$1.60.

If the purchase adds up to \$2.28 or \$2.29, the customer would be charged \$2.30.

The government calls it

### In memoriam

 Google's Doodle paid tribute to the Canadian penny on Monday, which was the day the mint stopped distributing the coin. The word Google was copper-coloured and the first O was a spinning 2013 penny — a coin that was never minted.



symmetrical rounding.

Essentially, any final cash amount that ends with a 1, 2, 6 or 7 would be rounded down to the nearest five- or 10-cent increment. Purchase totals ending in 3, 4, 8 and 9 would be rounded up.

Electronic purchases, such as those online or using debit or credit cards, will still be billed to the cent.

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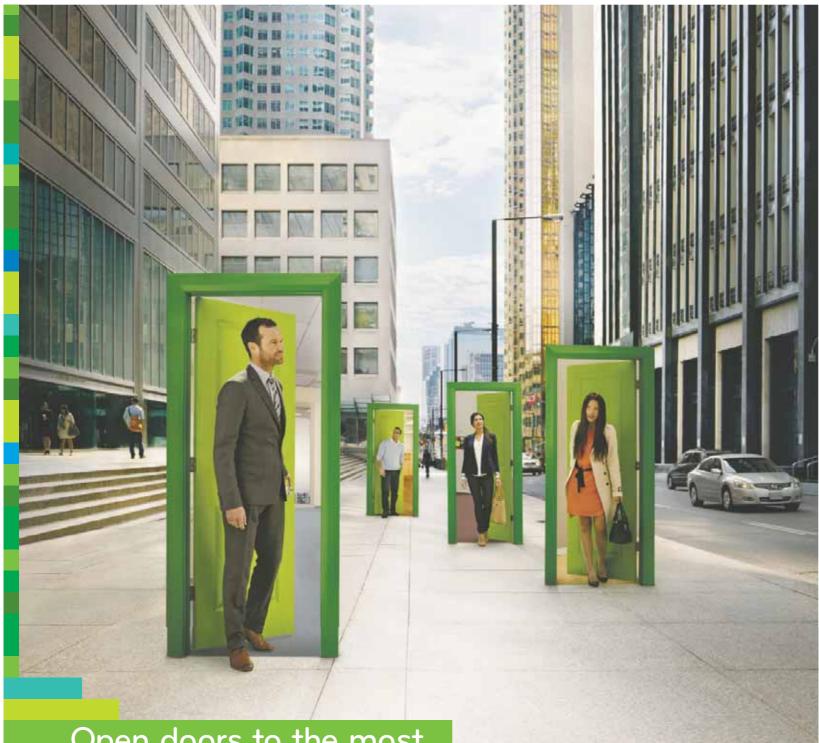
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metronews.ca Tuesday, February 5, 2013

# IT'S TIME TO THROW OUT THAT LIFE SCHEDULE



SHE SAYS... Jessica Napie metronews.c

If you're nearing 30 years old and have been with your significant other for a while, you are doomed to suffer through relentless questioning about when you're going to get married. Established

relationship math dictates that there's a threshold beyond which the sum of your ages multiplied by the number of years you've been together equals a wedding. Of course, there's no relief for those who have actually tied the knot. Newly betrothed couples are inevitably subjected to the "When are you going to have a baby?" question from tactless co-workers and nosy aunts.

# When you're not expecting...

But here's the thing about relationships: They don't unfold according to a perfectly predictable script. It seems that we're obsessed with judging other people's relationships based on whether or not they've hit these milestones of adulthood. Even though many of us are unprepared or uninterested in marriage and parenthood, people always want to know how far along you are on this culturally constructed life schedule.

But here's the thing about relationships: They don't unfold according to a perfectly predictable script. They are messy and complicated, and the timing is almost never right. You can be with the same person for a decade and suddenly find yourself alone again or you can meet someone tomorrow and start a family with them just a few months later.

It can be challenging at times to remain close with our friends when we are hitting these different life stages in seemingly random order. In my own peer group, the conversations can range from daycare availability to salary reviews to the results of an STD test. If a friend tells me she's pregnant, I have to take a beat to assess whether she thinks that's a good thing. But even though our existing in various stages of maturity can make it hard to relate to one another at times, the diversity certainly keeps things interesting.

Recently, a friend asked if she thought we might have children at the same time so they could go to school together. I laughed at her earnest assumption that we could ever plan such a made-for-TV life for ourselves. In reality, it just doesn't work like that. We are not marching along through life in unison while adhering to some sort of rigid master plan. We are winding back and forth, detouring along the way and maybe even getting a little lost sometimes

It's OK — preferable even — if the relationship math doesn't add up and we veer off course every once in a while. Because wouldn't it be so utterly boring if all of life's milestones were predictable?



# Just chillin' at the car park



# Parking lot find

# Skeleton said to be King Richard III

This undated photo made available by the University of Leicester, England, shows remains found underneath a parking lot last September at the Grey Friars excavation in Leicester. The skeleton was declared Monday "beyond reasonable doubt" to be that of England's King Richard III, whose remains were missing for 500 years.

THE ASSOCIATED PRESS

# Wars of the Roses

# Killed in battle by army of Henry Tudor

Richard III ruled England between 1483 and 1485, during the decades-long battle over the throne known as the Wars of the Roses, which pitted two wings of the ruling Plantagenet dynasty — York and Lancaster — against one another.

But he was defeated and killed by the army of Henry Tudor, who took the throne as King Henry VII and ended the Plantagenet line.

THE ASSOCIATED PRESS

### Little doubt

# A Canadian's DNA confirmed identity

DNA from the skeleton matched a sample taken from Michael Ibsen, a distant living relative of Richard's sister. The project's lead geneticist, Turi King, said Ibsen — a Canadian carpenter living in London, England — shares with the skeleton a rare strain of mitochondrial DNA. His father Norm still lives in London, Ont.

King said that between one and two per cent of the population belongs to

UNIVERSITY OF LEICESTER/THE ASSOCIATED PRES



Michael Ibsen GETTY IMAGES

this genetic sub-group, so the DNA evidence is not definitive proof in itself of the skeleton's identity. But combined with the archaeological evidence, it left little doubt the skeleton belonged to Richard

THE ASSOCIATED PRESS

# Panel

Register at metropolitanpanel.ca and take the quick poll

Do you think Beyoncé was lip-syncing during her performance at the Super Bowl halftime show?



# Twitter

# @CodyCoates:

"My favourite thing about Monday is..." - Said nobody after the Super Bowl #yyc

# @amandapreece:

It's Feb 4th and I'm having lunch on a patio. In Calgary. I am very, very okay with this! #yyc

# @K\_van22:

Just watched a #yyc alderman walk around a parking lot for a good 5 minutes trying to find their vehicle. I find this worrisome.

# @JDfromCJAY:

Traffic note: it smells like hot dogs in downtown Calgary right now. #yyc #yyctraffic

# gomandaway:

it's official, Calgarians are nutsit's +1 and I just saw a dude with the top down on his car #itsnotthatwarm #yyc

# @alinamartin:

Dear CrowChild trail - you suck. #yyc #traffic

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# SCHNE

### DVD review



# Flight

Director. Robert Zemeckis

**Stars.** Denzel Washington, Don Cheadle, Nadine Velazquez

....

Denzel Washington's portrayal of pilot Whip Whitaker, a man on the upper of heroics and the downer of substance abuse, deserves all the kudos he's garnered. Whip's at the controls with co-pilot Ken Evans (Brian Geraghty) when the plane they're fly-ing from Orlando to Atlanta is hit with a calamitous mechanical failure that slams them into a steep dive. Whip takes charge and manages an incredible landing, in which only six of 102 passengers and crew onboard are killed. Whip's a hero. But a mandatory post-crash blood test reveals ĥe was flying bombed. It's a stunning opening by director Robert Zemeckis, who previously filmed a doomed ride in 2000's Cast Away. But Flight's high-tension opening is a mixed blessing, as it challenges the rest of the film to live up to its thrilling scenes, a near-impossible task as the drama moves on to its earthbound plot. Zemeckis and screenwriter John Gatins suddenly yield to dull convention, introducing in quick succession a romantic fellow addict (Kelly Reilly), a comic enabler (John Goodman), a stoic union rep (Bruce Greenwood) and a wily lawyer (Don Cheadle). None of these fine actors get much screen time, but the film wins on the strength of Washington's Oscar-nominated performance alone.

# Creating a hit show? It's Elementary

Look ahead. Creator mum on who will play Moriarty, but says the series will become less murder-of-the-week when Holmes' nemesis arrives on the scene



NED EHRBAR

CBS's hit Elementary — a modern take on Sherlock Holmes set in New York City — took the coveted post-Super Bowl slot Sunday night on that network, an honour rarely bestowed on a freshman series. On the tail of such a high-profile unveiling, creator and executive producer Rob Doherty gives us some updates on what's to come for the rest of the series' first season.

# That post-Super Bowl slot didn't add that much extra stress

"I'm stressed out all the time anyway. So it's hard to go from 10 to 11," says Doherty. "You know, mostly what we felt was great excitement. Again, it's an honour, it's a privilege, it's an incredible opportunity to expose the show to people who may not have checked it out yet. And so we tried to take all that into consideration as we developed the story that we felt, you know, not only was a good example of what the show can do, but something that our regular audience would really have fun with

# Moriarty is indeed coming:

"We cannot wait to get more serious about Moriarty," Doherty admits. "In this day and age, it's virtually impossible to stunt a role and not have everyone in the universe know that this person is coming and will be revealed as this character. So we're approaching it very carefully and as quietly as we can. At the end of the day, we want a tremendous actor, but it's less fun for me if all of you know who it is and when they'll arrive and what they'll be doing. But it's a problem in the immediate future. We have a few more weeks, I think, before we have to sweat that.

### When Moriarty arrives, the show will become less murder-of-the-week

"I foresee us getting a bit more serialized than we have been as we get into something of an end run for this first season," explains Doherty. "We'll still look to have a case that begins and ends over the course of a single hour of television, but you want to dollop Moriarty out appropriately, you know? Some of the specifics still need to be ironed out, but yes, as we get closer and closer to wrapping the season there will be a bit more serialization.

### Moriarty aside, more figures from Sherlock's past are on the horizon

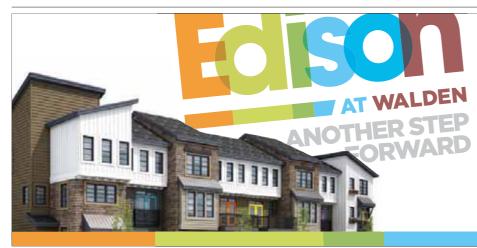
"At the moment we're actually working on an episode where we will meet Sherlock's dealer from London," Doherty teases. "We'll get, again, a little window into Sherlock, and his experience in London is going to open that much wider for having met this character. And we're lucky enough to have John Hannah (Spartacus) playing that role."



# Lucy Liu critiques her critics

Since it was announced that Lucy Liu would be co-starring as Watson on Elementary, the actress has faced a surprising amount of criticism over the idea of portraying the classic character as a woman. Much of that has died down since the show premiered, but some lingers. Liu has her own theories about what the haters are really trying to say. "I think

more so it would be interesting that people haven't criticized that Watson is Asian American, because it's not PC. I'm sure that they're shocked and appalled that it's a female, but the fact that it's also a different ethnicity — they'd love to say something about that, but they'll get attacked. So in some ways I'm lucky because it's not PC enough to discuss it."



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# Styles finds silliness in celebration striptease

One Direction's Harry Styles celebrated his 19th birthday Friday with the help of a stripper, a gift sent over from a London radio DJ, according to Sun. Styles, for his part, found the act more comical than sexy. "It was great. I was in stitches. It was really funny," Styles tells the newspaper of the act, in which the woman was dressed as a cop. "The funniest part was that when she finished, she said, 'I'm really sorry. I couldn't find my truncheon, so I had to bring my nunchucks.' That was a bit weird." And lest any of his young fans think

# Weapons of mass seduction

"The funniest part was that when she finished, she said, 'I'm really sorry. I couldn't find my truncheon, so I had to bring my nunchucks."

Harry Styles on his cop-costumed birthday stripper

anything too untoward happened: "She stripped down to her underwear," according to Styles, "but unfortunately there was a no-nudity policy in the bar.'



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# METRO DISH



# So Katie's *qother* groove back?



WORD

Katie Holmes is reportedly ready to start dating again after her split from Tom Cruise, but sources say the fallout from their divorce is still having an effect on her, according to Radar Online. "Katie's in a dilemma, because she wants to date but is concerned where it could lead to from there," a source says. "She's worried that if she commits herself fully to another man, she will have to give up the freedom she's enjoying so much at the moment. As a single woman, she has no one controlling her nowadays, telling her what to do or who to see and she absolutely loves it. However, at the same time, she also

misses being with someone special to share experiences with and she doesn't want to be alone for the rest of her life.'

Don't worry, Katie. Metro has a few suggestions for a waltz partner for you for this next phase of your

John Mayer: Because everyone hooks up with John Mayer.

Samantha Ronson: Because Stella should totally get her groove back with a foxy lesbian DJ.

Joshua Jackson: Because wouldn't a Dawson's Creek reunion be better as a reality show?

Danny DeVito: Because she has a thing for older, shorter guys.

Ted the talking teddy bear from Ted: Because that bear made half a billion dollars in the box office last year. Holmes needs to be near that kind

of box office success.





# Selena want her Biebs back? A rockstar reunion fuels rumours

A month after what seemed like a pretty permanent breakup. Justin Bieber and Selena Gomez reportedly reunited at Bieber's L.A. home recently, according to Us Weekly. The Spring Breakers actress was spotted

leaving Bieber's place in the morning after reportedly spending the night. It's unclear whether the meeting was romantic or not. "It never ends," an exasperated source tells the magazine. "We'll see. It's such drama with them."



# Demi hoping for Moore than just a discount on her meal?

Demi Moore is spending more time with restaurateur Harry Morton, fueling speculation that the pair is getting serious, according to Us Weekly. Donning a tight dress and five-inch heels, Moore joined Morton for a cosy dinner at a West Hollywood restaurant this weekend. "She

looked really very happy," a source says. Sources seem to be conflicting each other on the nature of Moore and Morton's relationship, with E! News reporting that they've been quietly dating for months while Us Weekly's sources insist they "are absolutely not dating."





# @DanaDelaney

How do you possibly pack for a 1 month PR trip? I need a valet.



I'm so annoyed w my account getting hacked!



# @Real\_Liam\_Payne

As long as I got my suit an tie



# @arnettwill

RT Follow me. I'm Will Arnett, for god's sake.



# Wheat Belly fact vs. fiction

# How bad is it?

In his best-selling book, Wheat Belly, Dr. William Davis slams the much-loved grain, calling it 'a perfect poison.' We asked a nutritionist whether we should follow his advice



"We have to deal with this incredible blunder that is the over-consumption of carbohydrates and processed foods," warns cardiologist Dr. William Davis, who believes the "cut out fat, eat more whole grains" concept was fiction to begin with.

Rather, removing wheat from our diet is a huge first step. "We should be eating a high fat, carnivorous diet (and) single ingredient foods such as vegetables, nuts, seeds, eggs, full-fat dairy, lean meats, avocados, olives and coconut — excluding grains and sugar," he says.

In his book, Davis argues

In his book, Davis argues how a wheat-free diet can promote weight loss and appetite reduction, and can help lower the risk of heart disease. We asked nutrition consultant Dr. Wilma Kirsten to weigh in on the claims.





# It's not wheat, it's poison

"What we're eating is not wheat but the creation of genetics research in the '60s aimed at increasing yield-per-acre. These methods were crude and imprecise. The result is a genetically unique plant far removed from the original grain. Modern wheat is detrimental to our health — even in minute quantities," Davis tells Metro.

# What the nutritionist says:

"No! We've gone through generations of eating wheat — if it was so bad, many people would be dead because of it by now. Health problems are linked to over-consumption."

# You could lose 25 to 30 pounds in 3 to 6 months

"Gliadin, the main protein in wheat, stimulates feelings of hunger. The moment you lose it, your appetite shrinks and you crave less foods. On average, you'll take in 400 calories less than you used to each day. The deep visceral fat that resides within the abdomen goes first," says Davis.

# What the nutritionist says: "Yes! A lot of those who

"Yes! A lot of those who cut out wheat go, 'What do I eat now? Put a baguette in front of me and I'll go through it like a Japanese bullet train.' People start replacing wheat with proteins and vegetables."





# Some gluten-free foods are terrible

Labels can be misleading, says Davis. "These products are nothing more than junk carbohydrates. They're very destructive as they trigger very severe glycemic potential (high blood sugar levels)."

# What the nutritionist

"Yes! People want bread—so they buy the glutenfree version, convinced they're making the "healthier" choice. But these products are bad for us. They're highly refined and generally contain soya or corn flour, two hyper-allergenic foods. Go naturally gluten-free by eating grains like polenta, rice and quinoa instead."

# Wheat causes intestinal damage...

"It irritates your gut — stop eating it and you lose an inflammatory drive that makes indigestion, diarrhea and autoimmune diseases occur," says Davis.

# What the nutritionist says:

"Yes! Wheat contains the protein gluten, which can irritate the gut lining. This causes inflammation, leading to abdominal cramps and bloating. But not everyone reacts badly. Say I eat wheat-based foods three times a day, whereas you only eat them twice a week. If you then cut them out of your diet, the changes in your body won't be that dramatic, as you didn't eat much in the first place."





WELLNESS

# ... and messes up your blood sugar levels

"In fact — it sends them soaring," says Davis.
"Removing wheat from your diet helps lower your blood sugar, which in turn lessens the risk of developing cardio vascular disease."

# What the nutritionist

"Yes! Low-fibre, refined carbohydrates are easily converted to glucose, causing a spike in blood sugar levels. When these rise too high, your pancreas has to secrete insulin to bring them back down. If this happens, you may be at risk of pancreatic insufficiency."

# Germs in your gut could prevent disease



# Not all bugs are bad. Research finds that manipulating bacteria in the GI tract can

protect our health

# CELIA MILNE

life@metronews.ca

Germs make us sick, right? But bacteria in our gut can also make us well.

A new Canadian study has found that manipulating bugs in our GI tract can protect us from disease.

### "We've got gazillions of bugs in our gut. They're part of who we are," says Dr. Jayne Danska, senior scientist in genetics and genome biology at SickKids Hospital in Toronto. "They help us to digest, make vitamins and train our immune systems to do the right thing."

Danska and colleagues from the U.S., Germany and Switzerland were trying to solve the puzzle of why autoimmune diseases are so much more common in women than men.

In their experiment, they worked with a strain of female mice at high risk for Type 1 Diabetes. They fed the

# Tips from Danska

# You can help keep your gut healthy by following three simple tips:

- Eat real food (not processed)
- Consume mostly plants
- Don't eat too much

females gut flora from male mice. Instead of 90 per cent of the females developing autoimmune disease, only 25 per cent of them got sick. metr⊕ WELLNESS

# Stand up for your health

# **Get off your butt!**

We sit for hours upon hours every day and it's adversely affecting our health — here's how to get moving

### **MEREDITH ENGEL**

rld News in New York

You might want to stand up for this: we're on our butts more than ever during the and it's hurting our health.

"We recently conducted a study showing that the life expectancy of U.S. adults

could increase by two years if all adults reduced their sitting time to less than three hours a day," says I-Min Lee, a researcher with Harvard

University.

And it gets worse: In October, the New York Times published research from the journal Diabetologia, which looked at 18 studies involv-ing nearly 800,000 people. The authors found that

the average adult spent 50 to 70 per cent of his or her time sitting, and that those who sat the most had "a 112 per cent increase in their relative risk of developing diabetes, a 147 per cent increase in their risk for cardiovascular disease and a 49 per cent great-

- "Place a Pilates ball between your knees and squeeze and pulse. Do 20 reps and rest, then repeat. This is great for the inner thigh and lower abdominals," says celebrity trainer Simone De La Rue.
- "Straighten your legs

on occasion to prevent tightening of the calves and hamstrings. Flexing each foot while sitting helps, too. Stretching in your chair will also keep your body from locking up. A little bit goes a long way," says Dr. Florence Comi.

er risk of dying prematurely — even if they regularly exercised." If you're like many of us,

you're at your desk most of the day, only to come home and plop down in front of

the TV after work. How to fix this? We asked some trainers for their most practical tips — because breaking the cycle doesn't have to involve swapping your desk chair for an exercise ball!



Three to compare

# Laura Miranda, physical therapist and trainer, stronghealthywoman.com

Drink up. "Keep a bottle of water on your desk at all times. Drink enough so you have to go to the bathroom one or two times an hour. Choose to use the bathroom one floor up or down for even greater effect.'

# Rob Sulavar, sports nutritionist and trainer, bandanatraining.com Grab coffee outside the break

room. "Office coffee sucks. Plus, the change of scenery might just inspire something genius." Or make like a delivery man: "Go pick up lunch. Don't think of your trip as an inefficiency, think of it as a mental

# Joey Gonzalez, COO and trainer,

barrysbootcamp.com Lunge, don't lounge: Book the conference room when you have some reading to do, and make use of it. "While reviewing documents, stand up and begin alternating lunges. Every minute or so, hold in the lower position for as long as



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# MCKS- Superbrain Yoga

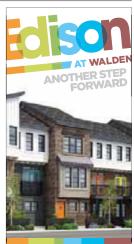
Superbrain Yoga is a valuable gift from Grand Master Choa Kok Sui. This is a simple yet effective technique to energize and recharge the brain. It is based on the principles of subtle energy and ear acupuncture. The exercise allows the body's energy centers to absorb, digest, and distribute prana to the different parts of the body.

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Benefits of Superbrain Yoga include, but are not limited to:

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- · Increasing inner peace
- Reducing psychological stress and providing greater psychological stability
- Greater intelligence and creativity
- Regulating sex drive
- Partial cleansing and energizing on chakras and auras
- Transforming of the lower energies into higher energies
- Increasing the flow of pranic energies within the body
- Spiritual growth

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# Best Health

# Get heart smart — the easy way



**BEST HEALTH** 

February is Heart Month, and the latest issue of Best Health outlines some ways to boost your heart health that are actually enjoyable — it's not all fat-free diets and hours on a treadmill!

### 1. Savour at least two cups of tea a day.

Green is better than black, but any tea is good. A Dutch study of 5,000 healthy people found that only 2.4 per cent who drank two or more cups of tea a day had a heart attack within six years, compared with 4.1 per cent of those who never drank tea.

# 2. Eat dark chocolate a few

**times a week.** Several studies suggest that it's good for your heart. The benefits are partly from compounds in chocolate called flavonoids, which help arteries stay flexible. Go for 70 per cent or higher cocoa content, and avoid milk chocolate, which is higher in butterfat.



### 3. Have a beer or a glass of red wine once a day.

A study found that men who drank one beer a day for a month lowered their cholesterol levels, increased their blood levels of heart-healthy antioxidants and reduced their levels of a protein that leads to blood clots. Red wine is even better, with up to 10 times more flavonoids

### 4. Eat an orange every day, or drink a small glass of orange juice.

Studies suggest that diets

high in Vitamin C may reduce your risk of stroke, especially if you smoke. Brussels sprouts, strawberries, broccoli and red peppers are some other excellent sources of Vitamin C.

For more tips on how to boost heart health, see our article in the January/ February issue of Best Health magazine, on newsstands now.

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# Do you have psoriasis?



Psoriasis is a life-long skin disease with no known cure. It usually appears as dry, red, scaly patches on the skin. It can make the skin itch, burn, flake or bleed.

Institute for Skin Advancement is conducting a research study of an investigational medication for psoriasis.

If you or someone you know is at least 18 years of age who has psoriasis, please contact:

Institute for Skin Advancement 587-351-3025



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# My Bikini Plan

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Breakfast: 8 tablespoons of Almased (50g) in low-fat milk with 2 teaspoons of oil (flaxseed, walnut or olive).

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# Just a splash of citrus: Pork with Orange-Balsamic Glaze



Pork tenderloins are usually sold in packages of two, each package averaging one and a half pounds.

If you buy them from your butcher, the tenderloins may be larger and you'll have to increase cooking time.

Today's improved agricultural methods mean that pork

# Ingredients

- 1 1/2 lb pork tenderloin (2 small loins)
- 1/4 cup orange juice concentrate
- 1/4 cup apricot iam • 1 tbsp balsamic vinegar
- 1 tbsp olive oil
- 2 tsp grated orange zest
- 1 tsp minced garlic
- · pinch salt and freshly ground
- black pepper
   3 tbsp chopped fresh parsley
- 1/4 cup diced dried apricots



can safely be eaten medium or medium-rare.

- 1. Preheat the oven to 425 F. Line a 9-by-13-inch baking dish with parchment paper.
- 2. Lightly spray a large nonstick grill pan or skillet with cooking oil and place over high

**3.** Sear the tenderloins for about 2 minutes per side, or just until browned. Place in the prepared baking pan.

4. To make the glaze, combine the juice concentrate, jam, vinegar, oil, orange zest, garlic, salt and pepper until smooth. Spoon 1/4 cup of the glaze over the tenderloins and bake for about 20 minutes or until the internal temperature reaches 145 F for medium.

**5.** Reheat the remaining glaze. Slice the tenderloin and serve with the glaze overtop. Garnish with chopped parsley and diced

ROSE REISMAN'S COMPLETE LIGHT KITCH EN (WHITECAP BOOKS) BY ROSE REISMAN

# **Health Solutions**

# I am not at all bitter!



NUTRI-BITES Theresa Alber DHN, RNCP

Ayurvedic and traditional Chinese medicine have always suggested bitter greens to "cleanse the liver" and mainstream North American natural health practices are catching on. But, do they

The empirical evidence is mixed and technically, according to the Canadian Liver Foundation, the liver doesn't need to be "cleaned," but anything that contributes to a healthy lifestyle contributes to a healthy liver. What we do know is that greens, like dandelion, promote the flow of bile and stimulate its secretion. Bile is needed to break down fats in the body.

healthy flow of this disgusting green stuff is needed for good digestion. Good digestion of a

super healthy vegetable is enough for me to suggest including it in your diet. You can try:

- 1. Dandelion greens
- 2. Arugula
- 3. Broccoli Rabe (Rapini)
- 4. Curly Endive
- 5. Radicchio

The bitterness comes from a specific phytonutrient and each plant has its own amount.

Some producers have bred the bitterness out in order to create a more palatable product, so think about finding the heirloom or organic varieties to get the most pucker for your buck.

THERESA ALBERT IS A FOOD COMMUNICATIONS CONSULT-ANT AND PRIVATE NUTRITIONIST IN TORONTO. SHE IS @THER-ESAALBERT ON TWITTER AND FOUND DAILY AT FRIENDIN-FOOD.COM

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Online: February 12, 2013

RSVP: Yourpath@cma-alberta.com

cma-alberta.com



# Not enough Vitamin C? Try Citrus Chili

It may be cold and bleak outside, but your meals don't have to be. Preparing meals

# Ingredients

- 1 tbsp (15 ml) canola oil
- 1 onion, chopped
- 3 cloves garlic, minced
- 1 green pepper, chopped • 1 jalapeno pepper, seeded and minced
- 1 tbsp (15 ml) ancho chili
- 1 1/2 tsp (7 ml) ground cumin
- 1/2 tsp (2 ml) smoked paprika
- 2 cans (19 oz/540 ml each) black beans, drained and rinsed
- 1 can (28 oz/796 ml) stewed tomatoes
- 1/2 cup (125 ml) each Florida orange and grapefruit juices
- 2 tbsp (30 ml) tomato paste • 2 tbsp (30 ml) chopped fresh
- cilantro • 1 tbsp (15 ml) chopped fresh
- oregano
- 1/3 cup (75 ml) sour cream • 1 tbsp (15 ml) chopped fresh
- 1 tbsp (15 ml) Florida grapefruit juice



with a sweet splash of citrus not only adds flavour, but also nutrients that can help energize you during the dreary months.

This recipe is a healthy update on a winter favourite that incorporates Florida orange and grapefruit juices into a comforting dish.

1. In a large pot, heat oil over medium heat. Cook onion, garlic, green and jalapeno peppers, chili powder, cumin and paprika for 8 minutes. Stir in beans, tomatoes, orange and grapefruit juices, tomato paste, cilantro and oregano. Bring to a boil. Reduce heat and simmer, stirring occasionally for 20 minutes.

2. In a separate bowl, mash avocado until smooth. Stir in sour cream, cilantro, grapefruit juice and salt to taste. To serve: dollop each serving with avocado cream. NEWS CANADA

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# Backstabbers beware! Housewives get real about their relationships

With a little help from my... The six stars of hit Vancouver show talk to Metro about what defines a genuine friend

# PHYLICIA TORREVILLAS

Friendships can be put to the test when you put six very different, opinionated and strong-willed women in one room, let alone cast them in a reality TV show.

Though they may bicker and fight, the six Real Housewives of Vancouver have something in common when it comes to what makes a good friend — they don't like backstabbers, liars and fakers. Robin Reichman, a Texan and Christian, said she's really good at sensing whether a person she meets for the first time will end up in her Christmas card list or not.

"A good friend is some-



The cast of Real Housewives of Vancouver can agree that backstabbers will never be their true friends. HANDOUT

one who is genuinely happy about your success, supportive of anything good that happens to you and not someone who wants to outdo you," the mother of two said.

Ioulia Reynolds, a 27-yearold art consultant, believes honesty is the best thing.

"There's no such thing as being too honest," she said. "If somebody's in my heart and I love them, and they turn around and backstab me, that's the worst. I will forgive, but I will never forort"

Amanda Hansen, a divorced mother with three young children, said real friends will be there for you no matter what your decisions are.

"My friends may not have been necessarily supportive initially of me doing this (show), but as soon as they saw that this is what I wanted to do ... they're like, 'If anyone can do this, you can do this. You're the strongest woman I know.' I have the best friends in the world," she added.

Meanwhile Jody Claman said she learned the value of friendship growing up in Merritt, B.C.

"My parents taught me to

'Show me your friends and I'll tell you who you are," the self-made businesswoman said. 'We (lived) in the middle of nowhere. Our ranch butted up to ... (an Aboriginal) reserve for a First Nations band and so we had basic human

and support one another."
The show's drama-filled first season left Ronnie Negus and Mary Zilba's friendship broken and it appears there's no reconciliation happening any time soon.

responsibilities to be kind

"If something like this gets in the way and takes down that 19-year friendship, then you question that friendship anyways because no show and no nothing could take a friendship down that was solid," Negus said.

Being on the show, Zilba said, revealed who her real friends are. "Ronnie has chosen her alliance and that's Jody (Claman) ... It's sad that she's not my friend anymore. It's sad that she's someone I used to know, not someone I call up anymore," the former Ohio beauty queen said.

Hotel etiquette question

# Tipping a butler service

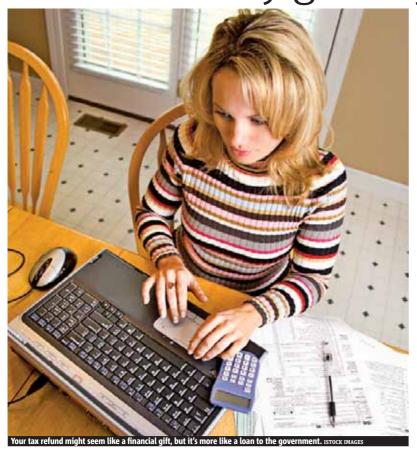
Dear Charles the Butler. My husband and I have an upcoming stay at the Savoy in London, which comes with butler service. We've never stayed in a hotel with butler service before. Do you tip after a given service (for example, give a tip as the butler is leaving the room after, for example, unpacking for us), or do we provide a gratuity at the end of our stay? Or, do we provide a gratuity at all? We don't want to come off as boorish, so please advise. Clueless Couple.



CHARLES THE BUTLER askcharlesthebutler@ metronews.ca For more, visit charlesmacpherson.cor

I know the Savoy hotel well, and the head butler, Sean Davoren, is both a personal friend and one of the most well respected butlers in the U.K. His well-trained team will take very good care of you. But back to your question, the most appropriate time to tip the butler is at the end of your stay and there is no set amount.

# It's time to say goodbye to your tax refund



# Alison on money. That government cheque could cost you in future savings



YOUR MONEY Alison Griffiths money@metronews.

An unexpected financial gift, a surprise bonus at work or a lottery win are all lovely windfalls. But for the average working stiff, the only thing that usually falls into this category is the annual tax refund.

In fact, it isn't really a windfall at all. It's a loan to the government, which is returned to you with little or no interest being paid. Now that is a lousy deal! Since the year is young and tax season close, now is an excellent time to consider removing yourself from the refund ranks.

That government cheque is actually costing you in terms of future savings or current debt.

Here's an example. Say you have \$2,400 on a credit card with a 19.5 per cent interest rate. And let's assume you also average a \$2,400 tax refund ansuelly

Your plan is to pay the minimum amount 2.5 per cent monthly (starting at \$60) then

wipe out the balance when the tax refund arrives. With what's left (\$240.22) you are going to take your sweetie out for a wonderful dinner.

However, over the year, while the government is hanging on to your money, you will have paid \$446.12 in interest on that credit card debt. So your tax refund is effectively reduced to less than \$2,000.

A far better plan would be to adjust the tax withholding on your paycheque and use the extra money monthly to knock down the debt. In this case, you would be paying \$260 monthly on the debt — the \$60 minimum plus the \$200 not going to the government.

The debt would be discharged in just over 10 months. The interest paid would be \$221.53. Best of all there's \$498.47 free and clear

# \$1500

The average Canadian tax refund.

by the end of month 12 for a fancy restaurant meal.

The numbers are even more dramatic projected over time. If you saved that \$200 a month for 20 years at an average annual return of four per cent, compounded quarterly, it would amount to more than \$74,000.

Now why would you let the government keep that kind of money when it could be in your own pocket?

Contact Alison at griffiths.alison@ gmail.com or alisongriffiths.ca





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# Helpful advice

**New investors.** There are correct and incorrect ways to start building your future nest egg

# JANE DOUCET

Since they were first introduced in Canada in 1957, registered retirement sav-ings plans continue to be one of the best ways to save for retirement. In addition, this type of investment will reduce your taxable yearly income.

"RRSPs are also a good way to build a down payment to buy a house," says Blair Guilfoyle, a certified financial planner in Toronto and a partner with Guilfoyle Financial.

Guilfolyle shares the following insights with those who are new to RRSP investing:

# Find an experienced financial adviser

Ask trusted family, friends and colleagues to recommend an adviser, then meet with them until you find one you are comfortable with. "It's important that the person has the required designations, such as certified financial planner or chartered financial analyst,"

Guilfoyle says.

It's also helpful if they have been working in the financial industry for a few years and have a broad range of experience. An independent financial adviser (one not associated with a particular bank) will be able to offer a greater choice of investment companies, as well as other types of financial planning services.

# Figure out your

risk tolerance Your adviser will help you determine how much market-volatility risk you are comfortable with and your timeline to withdraw the money, then choose the RRSPs based on that information.

For example, someone with low-risk tolerance who wants to take the funds out in five years to buy a house might do well with conservative guaranteed investments, such as redeemable (guaranteed investment certificates) or conservative mutual funds.

"It's important to have a comprehensive conversation up front about goals and risk tolerance," Guilfoyle says.

**Identify your goals**Do you want to use your RRSPs to save for retirement? Or to buy a house or further your education?

The first step is to decide what you want that pool of cash for. Perhaps you have been contributing for a while and you are ready to buy your first house: The Buyers' Plan allows you to withdraw up to \$25,000 from your RRSPs to buy or build a home.

If you decide to pursue full-time training of post-secondary education — maybe you want to apply to law or medical school after working in another field — you can borrow up to \$20,000 through the Lifelong Learning Plan.

# Don't be discouraged by market dips It's important to know at

the outset that there will be market volatility in the future.

When your portfolio does dip, don't panic — the dips will be temporary.

"Don't jump in and out of investments because you're nervous about market performance," Guilfoyle says.

metronews.ca Tuesday, February 5, 2013 RRSP GUIDE 2



# Strategies for life's stages



TALBOT BOGGS Smart Investing

With more and more evidence that Canadians are not financially preparing for retirement, the need to start saving earlier in life and put in place sound financial registered retirement savings plan (RRSP) strategies are becoming increasingly important.

A recent annual survey by BMO Financial Group found that the number of Canadians who have an RRSP is increasing. Unfortunately, most are not contributing anywhere near the maximum they can.

The report found that 67 per cent of Canadians have an RRSP, up six per cent from 2011, and 72 per cent expect to contribute the same amount as they did last year. However, the annual contribution last year was only \$4,670 — about 21 per cent of the annual allowable contribution room — and industry reports now suggest that total unused RRSP contributions will hit \$1 trillion by 2018.

"The trend is encouraging, but it is not moving fast enough," says Steve Shepherd, vice-president and investment strategist with BMO Global Asset Management.

Asset Management.
Only 49 per cent of younger Canadians between the ages of 18 and 34 plan to open an RRSP in the next five years, and a little more than half of that age group plan to, or have been making contributions toward their RRSPs. Only 30 per cent know the size of their annual RRSP contribution limit.

Young people in their 20s often make the mistake of not



investing because they don't feel they have enough money at that stage in their lives to make it worthwhile.

"Forty per cent don't feel they have enough saved to invest," Shepherd says. "But it's important to get into the savings habit, even if it's only \$50 a month because what's important in investing is how long you're in the market. The sooner you get started the better."

A portfolio at that stage of life could typically be more heavily weighted to long-term equities, but the decision often will be determined by an individual's risk tolerance. Given the current low interest rate environment, long-term returns can be a lot higher than what you can get from fixed income, overcoming inflation and still pro-

viding a real return.

"In the 20s, a lot of people might have a figure in mind that they need for retirement, but as their lifestyle builds by the time they hit 55 they realize that figure won't do and they should have been saving more and should have tweaked their plan," says Bill Jack, Toronto regional director with Investors Group. "A plan has to be fluid and change over time."

In their 30s and 40s, people tend to get married, have children, buy a house or condo and one of the spouses or partners may leave the workforce, resulting in higher household debt and lower income.

In this stage of life there may be more opportunities to save through other options like the tax-free savings account and registered education and registered disability savings plans.

"These are all available, but you need to have a sound budget," Shepherd says. "A portfolio would typically become more conservative with less volatility but still with some growth — perhaps about 55 per cent in equities and 45 per cent in fixed income including about 25 to 30 per cent in bonds."

Portfolios during the 50s and 60s would typically become more balanced, shifting away from volatility and equities and more into fixed income. A lot of people make the mistake of just looking at what kind of returns they think they will need in retirement without factoring in other influences such as inflation

After age 65, the primary financial focus generally is on generating a steady income stream and protecting it from the ravages of inflation and taxes.

And seek the help of a professional adviser.

"Studies have shown that investors who work with an adviser get three to six times more in investment capital," Jack says.

"The reason is that they make you go through the exercise of setting goals and then ensure checks and balances are in place to help you get there."

# THE CANADIAN PRESS

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metr⊕ **RRSP GUIDE** 

# Refund. Wise ways to put your money to work

Great news! Thanks to your RRSP, you are getting an income tax refund. And as much as you would like to spend it on something fun, you probably should use it

Stephanie Holmes-Winton, a Halifax-based financial adviser and president and CEO of The Money Finder, has these six suggestions for how to do so:

Build an emergency savings fund. When it comes to a refund, try to pretend that you never had the money in the first place so you don't blow it on something frivolous.

"It's hard to do but not impossible," Holmes-Winton says. The ideal emergency fund should cover six months of such necessary expenses as mortgage or car payments, rent, food and utilities. Most people turn to debt - credit card or line of credit — in a financial crisis: having a sizable emergency fund in place means you shouldn't have to. Make a lump-sum payment on your mortgage. If you do this every year that you receive a refund, the reduction in payments will add up over time. "That means you'll pay less on both the principal and interest," Holmes-Winton says.

Top up your "fun" money. If you are planning to take a holiday or do minor home renovations in the near future, put the refund in a high-interest savings account until you are ready to use it. "Then maybe you can afford marble countertops instead of laminate," Holmes-Winton

Start a tax-free savings account (TFSA). It's a smart idea to use one type of retirement savings to start another complementary type of retirement account. A TFSA is a flexible, registered, general purpose savings account that earns tax-free investment income to more easily meet lifetime savings needs.

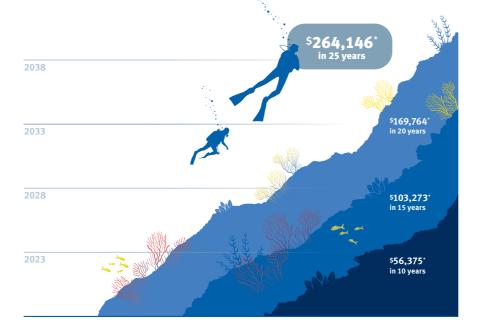
Put it toward next year's RRSP. The smart thing to do in this case is to open a separate savings account with no debit card access. "That makes it a slower process to access those funds," Holmes-Winton says. "If you know it's going to take a few days to get the money, you'll be less likely to spend it impulsively.'

Get the family's input. If you have children who are elementary school age or older, hold a family meeting to ask them how they think the refund should be spent. "Tell them how much the refund is and say you'd like their help on how the family should spend it," Holmes-Winton says. "Kids can come up with some fantastic ideas."



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It's OK to start small

er you start investing and building an RRSP, the sooner you

# Get interested in saving early

If you have heard it's better to start putting money into RRSPs early in life, you heard right. But how young can you be when you start? And how much money do you need to invest during those early

'You can begin accumulating RRSP contribution room as soon as you file your first tax return, and you may open an RRSP as soon as age 18, depending on your financial institution's policy," says Robert McCullagh, a Calgary-based certified financial planner with Benefit Planners Inc. and a past chair of Advocis, The Financial Advisors Association of Canada.

The beauty of socking cash into an RRSP early in life is what's called compound in-terest. "That means the RRSP earns interest on the interest it earned in a previous period," McCullagh says. "It's exponential growth over time."
McCullagh offers these

tips to getting into the RRSP sooner rather than

Even if you only can spare

\$15 or \$25 per month until you start earning more. "I tell my clients that it's important to do something rather than nothing, and sooner rather than later," McCullagh says. "Saving consistently annually will give you retirement income indefinitely."

# Consider an RRSP loan

In some cases, it might be to your advantage to borrow money to contribute to your

"While you should use the RRSP receipt for the same period of time as the loan payments," McCullagh says, "the refund can be used to pay down debt, invest in a tax-free savings account or spend.

# Form good financial habits

If you start saving and spending responsibly at a young age, it becomes habit-forming and a way of life. "For example, when you get a raise at work, give your RRSPs a raise," McCullagh says.

When you see the positive results of your healthy financial habits, it will motivate you to continue them.

IANE DOUCET

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# NHL

# Vanek garners first-star status

Buffalo Sabres left-winger Thomas Vanek was named the NHL's first star of the week on Monday after leading all players with 10 points last week.

Pittsburgh Penguins left-winger Chris Kunitz earned the second star and Vancouver Canucks goaltender Roberto Luongo picked up the third star.

Vanek recorded five goals and five assists in four games.

THE CANADIAN PRESS



Buffalo Sabre Thomas Vanek celebrates scoring against the Boston Bruins on Thursday.

# NHL

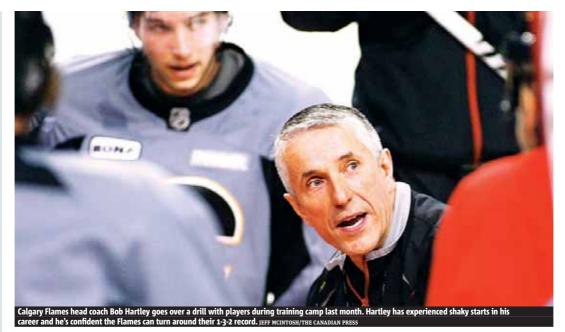
# Rangers and Wild wheel and deal

The New York Rangers traded rugged forward Mike Rupp to the Minnesota Wild on Monday for forwards Darroll Powe and Nick Palmieri.

and Nick Palmieri.

The Rangers have been looking for depth at forward to complement their top line of Rick Nash, Brad Richards and former Wild star Marian Gaborik. New York is also dealing with the loss of captain Ryan Callahan, who is currently sidelined by a dislocated shoulder.

Rupp has played in 565 NHL games over 10 seasons with New Jersey, Phoenix, Columbus, Pittsburgh and the Rangers.
THE ASSOCIATED PRESS



# Hartley undeterred by sluggish start

# A history of resilience.

Flames coach calls Saturday's shootout loss to Chicago a 'building block'

Bob Hartley has experienced tough starts as a coach in the past and he's confident the Calgary Flames have what it takes to improve upon their 1-3-2 record.

On Monday, he recalled that when he broke into the NHL as head coach of the Colorado Avalanche in 1998-99, his team bounced back after a sluggish start.

"My first year in Colorado, we were 2-5 and we made it to Game 7 of the Stanley Cup semifinals," Hartley said.

# Missed opportunitie

"We've done a lot of good things, but at the end of the day we have left some points on the table."

Calgary Flames defenceman Mark Giordano

"Last year in Zurich we were 5-8 and we won the championship. There's plenty of examples like this." Hartley guided the ZSC Lions to a Swiss League title

Hartley guided the ZSC Lions to a Swiss League title last season before being hired to coach the Flames in late May.

His Calgary side is coming off a disappointing 3-2 shootout loss at home to the Chicago Blackhawks on Saturday night. The Flames now head out on a three-game road trip starting in Detroit on Tuesday.

It will be forward Jiri Hud-

ler's first game back at Joe Louis Arena since signing as a free agent with the Flames in the off-season.

"Obviously I want to win so bad," said Hudler, who has five points in three games this season. "First time going back, I've got a lot of good friends there and it's going to be a lot of fun, but at the same time we need the points."

Hartley commended his players for a fine performance against Chicago. The Flames were dominant at times against the leagueleading Blackhawks (7-0-2), who stole the victory thanks to a 45-save performance by goalie Ray Emery and a clutch shootout goal by Chicago captain Patrick Kane.

"We're doing some good things," Hartley said. "We're building on a good foundation. I would like to see our guys getting rewarded because I think that they deserve better."

Hartley believes the Flames will have momentum on their side following Saturday's performance against the Blackhawks.

"We're right there and I feel that we're showing progress," Hartley said. "It's going to be a good building block for us, but at the same time we need to cash in on our chances and rack up some wins."

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# In the dark over cause of outage

**Lights-out Super Bowl**. Culprit of power outage may not be known for days, says energy company exec

Who turned out the lights?

The day after the 34-minute blackout at the Super Bowl, the exact cause — and who's to blame — is unclear, though a couple of potential culprits had been ruled out.

It wasn't Beyoncé's electrifying halftime performance, according to Doug Thornton, manager of the state-owned Superdome, since the singer had her own generator. And it apparently wasn't a case of too much demand for power. Meters showed the 76,000-seat stadium was drawing no more electricity than it does during a typical New Orleans Saints game, Thornton said.

The lights-out game Sunday proved an embarrassment for the Big Easy just when it was hoping to show the rest of the



world how far it has come since Hurricane Katrina in 2005. But many fans and residents were forgiving, and officials expressed confidence that the episode wouldn't hurt the city's hopes of hosting the championship again.

NFL commissioner Roger

Goodell said the city did a "terrific" job hosting its first profootball championship in the post-Katrina era, and added:

in Canada watched some or all of the game on RDS or CTV, CTV said. The game attracted an average audience of 7.33 million viewers on those channels.

"I fully expect that we will be back here for Super Bowls."

The problem that caused the outage was believed to have happened around the spot where a line that feeds current from the local power company, Entergy New Orleans, connects with the Superdome's electrical system, officials said. Whether the fault lay with the utility or

the Superdome was not clear.

Determining the cause will probably take days, according to Dennis Dawsey, a vicepresident for distribution and transmission for Entergy.

Sunday's Super Bowl was New Orleans' 10th as host, and officials plan to make a bid for an 11th in 2018.

THE ASSOCIATED PRESS

# NHL

# **EASTERN CONFERENCE** ATLANTIC DIVISION

# GP W L OL GF GA Pt

<b>NORTHEAST</b>	DIVI	SIO	N			
Philadelphia	9	3	6	0	21	26
NY Rangers	8	4	4	0	19	22
NY Islanders	8	4	3	1	27	26
New Jersey	8	4	1	3	20	19
Pittsburgh	9	6	3	0	30	22

### GP W L OL GF GA Pt 24 19 13 26 17 12 25 16 11 22 27 8 Boston 1 1 2 0 3 1 5 0 Montreal Ottawa Toronto Ruffalo 3 5 1 27

# SOUTHEAST DIVISION

	GP	W	L	0L	GF	GΑ	Pt
Tampa Bay	8	6	2	0	39	21	12
Carolina	8	4	4	0	22	24	8
Winnipeg	8	3	4	1	24	32	7
Florida	8	3	5	0	20	30	6
Washington	9	2	6	1	21	33	5

Note: A team winning in overtime or shootout is credited with two points and a victory in the W column: the

# Monday's results

Carolina 4 Toronto 1 Dallas 3 Colorado 2 Phoenix 2 Minnesota 1

# Sunday's results

Pittsburgh 6 Washington 3 Montreal 2 Ottawa 1

Toronto at Washington, 7 p.m. Los Angeles at Columbus, 7 p.m. Pittsburgh at NY Islanders, 7 p.m. NY Rangers at New Jersey, 7 p.m. Tampa Bay at Philadelphia, 7:30 p.m. Calgary at Detroit, 7:30 p.m. Buffalo at Ottawa, 7:30 p.m. Florida at Winnipeg, 8 p.m. Nashville at St. Louis, 8 p.m. Chicago at San Jose, 10:30 p.m.

Boston at Montreal, 7:30 p.m. Anaheim at Colorado, 9:30 p.m.

# WESTERN CONFERENCE

# CENTRAL DIVISION

	GP	W	L	0L	GF	GΑ	F
Chicago	9	7	0	2	28	20	1
St. Louis	8	6	2	0	31	19	1
Detroit	8	4	3	1	22	24	
Nashville	8	3	2	3	14	20	
Columbus	9	3	5	1	18	28	

	GP	vv	L	UL	GF	GΑ	Į
Vancouver	9	5	2	2	24	22	
Edmonton	9	4	3	2	22	24	
Minnesota	9	4	4	1	21	24	
Colorado	9	4	5	0	21	23	
Calgary	6	1	3	2	16	24	

	GP	w	L	OL	GF	GA	F
San Jose	8	7	0	1	30	14	1
Anaheim	7	5	1	1	27	22	1
Phoenix	10	4	4	2	29	27	1
Dallas	10	4	5	1	20	25	
Los Angeles	7	2	3	2	16	23	

Vancouver 3 Edmonton 2 (OT) San Jose at Anaheim

Florida 4 Buffalo 3 New Jersey 3 NY Islanders 0

# Tuesday's games - All Times Fastern

# Wednesday's games

NORTHWES	ST DIV	ISI	NC				
	GP	W	L	OL	GF	GΑ	
Vancouver	9	5	2	2	24	22	
Edmonton	9	4	3	2	22	24	
Minnesota	9	4	4	1	21	24	
			_				

# PACIFIC DIVISION

	GP	w	L	OL	GF	GA	P
San Jose	8	7	0	1	30	14	15
Anaheim	7	5	1	1	27	22	1:
Phoenix	10	4	4	2	29	27	10
Dallas	10	4	5	1	20	25	9
Los Angeles	7	2	3	2	16	23	(

# SUPER BOWL XLVII

Sunday's result — at New Orleans Baltimore 34 San Francisco 31

# **RAVENS 34, 49ERS 31** Baltimore San Francisco FIRST QUARTER

Bal — Boldin 13 pass from Flacco (Tucker kick), 10:36.

SF — FG Akers 36, 3:58. SECOND QUARTER

Bal — Pitta 1 pass from Flacco (Tucker kick), 7:10.

Bal — Jones 56 pass from Flacco (Tucker Kick)

kick), 1:45. **SF** — FG Akers 27, 0:00.

SF – F6 AKETS 27, 0.00.
THIRD QUARTER
Bal — Jones 108 kickoff return (Tucker
kick), 14:49.
SF — Crabtree 31 pass from Kaepernick

Akers kick), 7:20.

SF — Gore 6 run (Akers kick), 4:59.

SF — FG Akers 34, 3:10.

SF — F6 Akers 34, 3:10.
FOURTH QUARTER
Bal — F6 Tucker 19, 12:54.
SF — Kaepernick 15 run (pass from
Kaepernick 19, 9:57
SF — Safety Culliver snapped ball out of end
zone, 0:04.
Attendance — 71,024 at New Orleans.

# NBA

# EASTERN CONFERENCE

		vv	_ L	PCC	U
:	Miami	31	14	.689	
:	New York	31	15	.674	1
	Indiana	29	19	.604	31
	Chicago	29	19	.604	31
:	Brooklyn	28	19	.596	
:	Atlanta	26	20	.565	51
:	Milwaukee	25	21	.543	61,
	Boston	24	23	.511	
:	Philadelphia	21	26	.447	1
:	Detroit	18	31	.367	1
	Toronto	17	31	.354	151
	Orlando	14	34	.292	181
:	Cleveland	14	34	.292	181
:	Washington	12	35	.255	2
:	Charlotte	11	36	.234	2

# WESTERN CONFERENCE

	W	L	Pct	GB
San Antonio	38	11	.776	_
Oklahoma City	36	12	.750	11/2
L.A. Clippers	34	16	.680	41/2
Memphis	30	16	.652	61/2
Golden State	30	17	.638	7
Denver	30	18	.625	71/2
Utah	27	22	.551	11
Houston	26	23	.531	12
Portland	25	23	.521	121/2
L.A. Lakers	22	26	.458	151/2
Dallas	20	28	.417	171/2
Minnesota	18	27	.400	18
Sacramento	17	33	.340	211/2
Phoenix	16	32	.333	211/2
New Orleans	15	33	.313	221/2

Note: division leaders ranked in top three positions regardless of winning percentage.

Monday's results

Washington 98 L.A. Clippers 90 Philadelphia 78 Orlando 61 Indiana 111 Chicago 101 New York 99 Detroit 85 Miami 99 Charlotte 94 Oklahoma City 112 Dallas 91 Portland 100 Minnesota 98 Utah 98 Sacramento 91 (OT)

# Sunday's results

Boston 106 L.A. Clippers 104 L.A. Lakers 98 Detroit 97

# Miami 100 Toronto 85

Tuesday's games — All Times Eastern

Atlanta at Indiana, 7 p.m. L.A. Lakers at Brooklyn, 7:30 p.m. Phoenix at Memphis, 8 p.m. Golden State at Houston, 8 p.m.

Milwaukee at Denver, 9 p.m

22

44

62

BY KELLY ANN BUCHANAN

15

18

40

61

43

# **↑** Aries

# March 21 - April 20

The world around you may be chaotic but you are a vision of calm. It may be unusual for you to be this laid-back. But if you are smart, you will do whatever it takes to make it last as long as possible.

# **Taurus** April 21 - May 21

Changes in your place of work may be causing you all sorts of problems at the moment but there is really nothing to worry about. In fact, in the longer term these changes may be just what you need.

# II Gemini May 22 - June 21

Be dynamic. Be different. The moré chances you take between now and when the Sun changes sign in a couple of weeks time, the more options you will have later in the year. Dare to follow your dream.

# **9** Cancer

June 22 - July 23

You need to confront your fears head-on. The planets urge you to be brave and face up to what has been worrying you these past few months. Make this the day when you seize back the initiative.

# $\Omega$ Leo July 24 - Aug. 23

No one has the power to burst your bubble. The more others spin tales of despair and destruction, the more you will laugh in their faces. Quite right too. Life is good and getting better by the day, the hour, the

# **W** Virgo Aug. 24 - Sept. 23

Your attitude seems a lot more positive now, especially where relationships are concerned. No doubt it has something to do with Mercury's move into your opposite sign. It signals a more upbeat approach to life in general.

# 

Sept. 24 - Oct. 23

Cosmic activity in your fellow Air sign of Aquarius urges you to be adventurous. You can be a star over the next few days, if you have the guts to go out there and make a spectacle of yourself. So, do you?

# **M** Scorpio

Oct. 24 - Nov. 22

Go along with what your friends suggest today, even if your heart is not really in it. Chances are it will develop into the kind of situation where you not only have a lot of fun but make some money as well.

# Sagittarius Nov. 23 - Dec. 21

If you have not made up your mind about where your next vacation will be, you must get on it straight away. The Sun moves out of the travel area of your chart in two weeks. Make a decision by then.

# **1** Capricorn

Dec. 22 - Jan. 20

Because you can see both sides of an issue, you may find it hard deciding who to support. But what makes you think such a decision is necessary? Stand back and let your rivals fight among themselves.

# Aquarius Jan. 21 - Feb. 19

The Sun remains in your sign until the 18th, which means you have plenty of time to make your mark. Whatever successes you have enjoyed or failures you have endured, put them all behind you and do something remarkable.

# H Pisces

Feb. 20 - March 20

Mind planet Mercury moves into your sign today, making it easier for you to see things as they really are rather than as how other people want you to see them. You'll realize that most of your fears are unfounded. SALLY BROMPTON

# Crossword: Canada Across and Down

- 1. Actor Johnny's surnamesakes 6. Barney and Betty's baby, when doubled
- 10. Air heroes in war
- 15. 16 Wing Borden, the 'Birth-
- 16. Credit card
- 17. 1700s French fortress on Cape

- 21. Wine bottle plug22. Raising the Roof's money-rais-
- 26. Commedia dell'\_\_ (Centuries-
- 28. Like some humour

- 36. Peter MacKay's government
- 39. Paris airport

- 42. Hiver's French opposite
- 44. Meshworks
- 45. Support together

- 60. Foot injury result

- 65. Boat poles

- 2. Cooking oil, to Rachael Ray
- \_etre (Perhaps, in Montreal)

- 14. All
- place of the

- Breton Island
- 19. How Canada Geese fly, \_\_\_\_ shape
- 20. Bag style
- ing red hat to help the homeless
- 23. Meewasin Valley Trail locale
- old improvised comedy)
- 29. Cable network
- 32. "\_\_ & Stitch" (2002) 33. US music trade org.
- 35. Ireland
- job: 2 wds.
- 40. Port of Yemen
- 41. Leave out
- 43. "So long."
- 49. Honeydew
- 52. Cut of meat
- 53. Swiss peaks
- 57. "Pronto!"
- 58. Provincial bird of Ont.: 2 wds.
- 61. Prefix to 'allergenic'
- 62. Air freshener target 63. Some slitherers
- 64. Greyish

- 1. Shoulder muscle, informally
- 4. Vancouver-born actor Jason

- 63
- 5. Method [abbr.]

60

39

42

- 6. Stream 7. Luxury brand from Honda
- 8. Samuel Langhorne Clemens' pen name: 2 wds.
- 9. Factory activity [abbr.] 10. Engined bird flying over
- Montreal?
- 11. Five: French 12. Jacob's twin in the Bible
- 13. Conserve
- 18. Cavemen yrs. 22. Mattel product

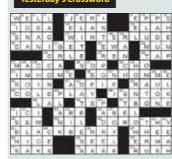
Flux" (2005) 25. Port city of Algeria

52

- 26. \_\_ Bay, British Columbia
- 27. \_\_through (Plunder)
- 29. Band's cue to start: 2 wds. 30. Wrestling great Mr. Hart's
- 31. Not 'neath
- 33. Sends out soldiers again \_\_ Mine" by The Beatles
- 34. "\_\_\_ Mine" by The Be 35. Victor Hugo character
- 36. Anonymous surname
- 37. Small islands 38. Prefix to 'sphere'
- 43. "\_\_ voyage!" 45. Hamilton's \_\_ Coliseum

53

- 46. Pizazz
- 47. Leonard of "Star Trek" 48. \_\_-Cat (Ski hill machine)
- 49. \_\_ fide (In bad faith) 50. 'Photosynth' suffix
- 51. Light source
- 54. Toilets, British-style
- 55. Sulk 56. Grads-to-be, for short
- 58. "\_\_-ching!" 59. Name: French



Sudoku

How to play Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

0	1	5	2	2	15	9	4	7
3	8	9	7	6	4	1	5	2
4	2	7	1	9	5	3	8	6
0	5	3.	9	7	1	2	0	4
2	9	1	A	4	6	6	7	3
7	4	6	2	5	3	8	0	1
Ħ	7	8	6	1	2	4	3	5
5	6	2	4	3	9	7	1	8
1	3	4	5	8	7	6	2	9

		3					5	7
5		6			9	4		
		8		5				
			4	1		3		
1			7		5			4
		2		3	6			
				2		6		
		7	1			9		8
6	2					5		

MAX: 4°



MAX: 4

MAX: -:

THURSDAY

ANDREW SCHILLTZ METEOROLOGIST

# GOD'S PROMISE

God showed His great love for us by sending Jesus to die for us while we were still so far from Him.

(Romans 5:8)



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Crosslron Mills

Deerfoot Mall

Marlborough Mall

Pacific Place

Sunridge Mall

1353 32nd Ave. NE

2520 23rd St. NE

### Southwest

Banker's Hall

Bow Valley Square

Chlnook Centre

The Core Southcentre Mall

Westbrook Mall

Westhills Towne Centre

321 6th Ave. SW

2008 33rd Ave. SW

4623 Bow Trail SW

6039 Centre St. S

16061 MacLeod Trail S

# Southeast

Deerfoot Meadows

Quarry Park

Shepard Centre

1288 42nd Ave. SE

3012 17th Ave. SE

4410 50th Ave. SE

7845 Flint Rd SE

# Airdri

2145 Summerfleld Blvd.

# Strathmore

55 Wheatland Trall

331 3rd Ave.

# Okotoks

31 Southridge Dr.

118 Ellzabeth St.